Company Tracking Number: KELLY KRUMWIED

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: Long Term Care Advertising - AFN43555

Project Name/Number: Long Term Care Advertising/AFN43555

### Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-127190515 State: Arkansas

AFN43555

TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed-State Tr Num: 49026

Closed

Sub-TOI: LTC03I.001 Qualified Co Tr Num: KELLY KRUMWIED State Status: Filed-Closed

Filing Type: Advertisement Reviewer(s): Harris Shearer,

Stephanie Fowler

Author: Kelly Krumwied Disposition Date: 07/08/2011

Date Submitted: 06/10/2011 Disposition Status: Filed-Closed

Individual Market Type:

Implementation Date:

Implementation Date Requested:

State Filing Description:

### **General Information**

Project Name: Long Term Care Advertising

Status of Filing in Domicile:

Project Number: AFN43555

Date Approved in Domicile:

Requested Filing Mode: Domicile Status Comments: Explanation for Combination/Other: Market Type: Individual

Overall Rate Impact: Filing Status Changed: 07/08/2011
State Status Changed: 07/08/2011

State Status Changed: 07/08/2011

Deemer Date: Created By: Kelly Krumwied

Submitted By: Kelly Krumwied Corresponding Filing Tracking Number:

Filing Description:

NAIC #: 261-69868 FEIN #: 47-0322111

Submission Type: New Submission

United of Omaha Life Insurance Company

Long Term Care Advertising

Computer Presentation: AFN43555

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

Company Tracking Number: KELLY KRUMWIED

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: Long Term Care Advertising - AFN43555

Project Name/Number: Long Term Care Advertising/AFN43555

We request that any information in brackets be considered variable.

For your reference, we will also be submitting this advertisement to your Department under a separate filing for Mutual of Omaha Insurance Company.

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,

Corporate Compliance and Ethics Division For Questions, please contact Carly Cole Phone: 402-351-2476; Fax: 402-351-5298 E-mail: advfilings@mutualofomaha.com

kk

### **Company and Contact**

#### **Filing Contact Information**

Carly Cole, Product & Advertising Compliance carly.cole@mutualofomaha.com

Consultant

Mutual of Omaha 402-351-2476 [Phone]
Mutual of Omaha Plaza 402-351-5298 [FAX]

Omaha, NE 68175

**Filing Company Information** 

United of Omaha Life Insurance Company CoCode: 69868 State of Domicile: Nebraska

Mutual of Omaha Plaza Group Code: 261 Company Type: Life Insurance

Omaha, NE 68175 Group Name: State ID Number:

(402) 351-6910 ext. [Phone] FEIN Number: 47-0322111

-----

### **Filing Fees**

SERFF Tracking Number: MUTM-127190515 State: Arkansas

Filing Company: United of Omaha Life Insurance Company State Tracking Number: 49026

Company Tracking Number: KELLY KRUMWIED

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: Long Term Care Advertising - AFN43555

Project Name/Number: Long Term Care Advertising/AFN43555

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

United of Omaha Life Insurance Company \$50.00 06/10/2011 48540940

Company Tracking Number: KELLY KRUMWIED

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Long Term Care Advertising - AFN43555

Project Name/Number: Long Term Care Advertising/AFN43555

### **Correspondence Summary**

### **Dispositions**

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	07/08/2011	07/08/2011

Company Tracking Number: KELLY KRUMWIED

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Long Term Care Advertising - AFN43555

Project Name/Number: Long Term Care Advertising/AFN43555

### **Disposition**

Disposition Date: 07/08/2011

Implementation Date: Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Company Tracking Number: KELLY KRUMWIED

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Long Term Care Advertising - AFN43555

Project Name/Number: Long Term Care Advertising/AFN43555

Schedule Item Schedule Item Status Public Access

Form Presentation Filed-Closed Yes

Company Tracking Number: KELLY KRUMWIED

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Long Term Care Advertising - AFN43555

Project Name/Number: Long Term Care Advertising/AFN43555

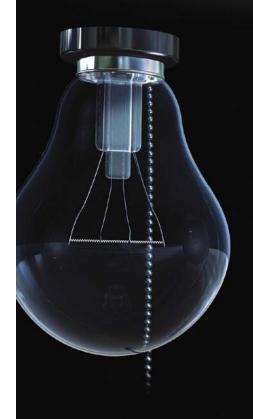
### Form Schedule

Lead Form Number: AFN43555

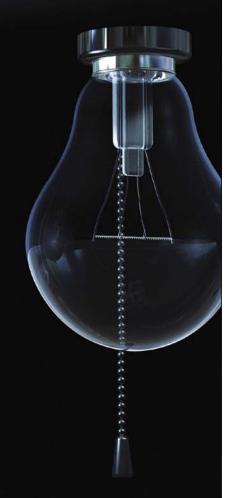
Schedule	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Item	Number			Data		
Status						
Filed-	AFN43555	Advertising Presentation	Initial		0.000	AFN43555
Closed						new.pdf
07/08/2011						

# Brighten Your Members' Lives

**Long-Term Care Insurance for Association Members** 









MUTUAL OF OMAHA INSURANCE COMPANY
UNITED OF OMAHA LIFE INSURANCE COMPANY

**Brighten Your Members' Lives** 

## What Matters Most?

Premiums which are lower than that available to the general public

Attracting and retaining members

Competitive, portable\* products

Responsive service from local personal agents\*\*

Free administration

Contemporary marketing materials

<sup>\*\*</sup> Washington Residents: All instants of the term "agent" contained within this presentation should be replaced with "producer".

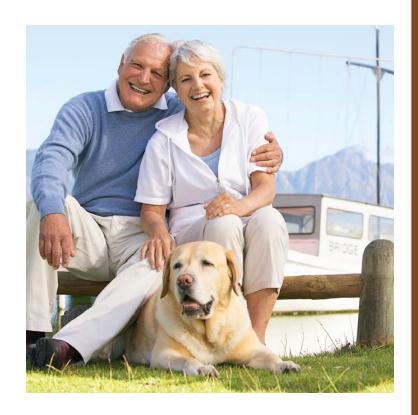


<sup>\*</sup> The insurance provided will be individual coverage and not group coverage.

# We offer a product your members may value:

## Long-term care insurance

- Provides funds to help them get the care they need when they're no longer able to care for themselves
- Allows members to purchase this policy at a premium which is lower than that available to the general public

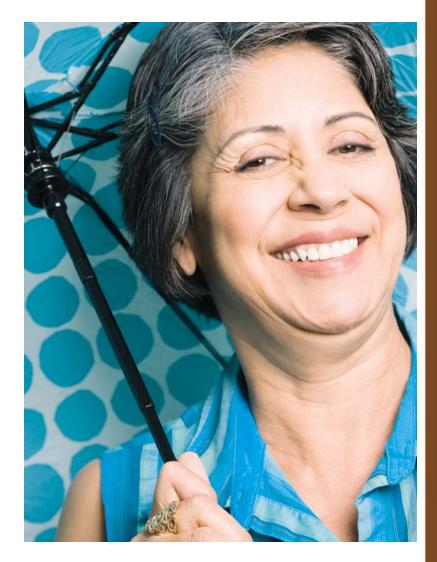




# Experience

We provide insurance policies to members of more than 500 national, state and local organizations, including:

- National Small Business Association
- National Association for Female Executives
- American Advertising Federation
- National Livestock
   Producers Association





**Brighten Your Members' Lives** 

# Meeting all your members' long-term care needs.

## Long-term care insurance may help them:

- Remain in the comfort of their own homes
- Avoid relying on family members to provide care
- Protect their retirement savings



# Meeting the needs of your association

# Allowing us to make long-term care insurance available to your members may:

- Attract and retain members
- Increase member satisfaction
- Offer an attractive benefit that costs you nothing



# Current Ratings for Mutual of Omaha Insurance Company and United of Omaha Life Insurance Company

# A.M. BEST COMPANY A+ (SUPERIOR)

This rating is second highest of 16

For overall financial strength and ability to meet ongoing obligations to policyholders

As of 06/11

# Moody's Investor Service AA3 (Excellent)

This rating is fourth highest of 21

For current financial strength and ability to withstand financial stress in the future

As of 06/11

# STANDARD & POOR'S A+ (STRONG)

This rating is fifth highest of 21

For financial strength to meet obilgations to policyholders

As of 06/11

Independent agency ratings. Ratings refer only to the overall financial status of the company and are not a recommendation of the specific policy provisions, rates or practices of the insurance company.



## We'll Be There For Your Members

- Mutual of Omaha Insurance Company was chartered in 1909 – more than 100 years ago and is still going strong.
- United of Omaha Life Insurance Company was chartered in 1926



**Brighten Your Members' Lives** 



# A Contemporary Brand



my aha moment







# aha moments: True-life Stories of Inspiration

my aha moment

# aha



"Either give up or follow my dream."

**Watch** 



"It just keeps getting better."

**Watch** 

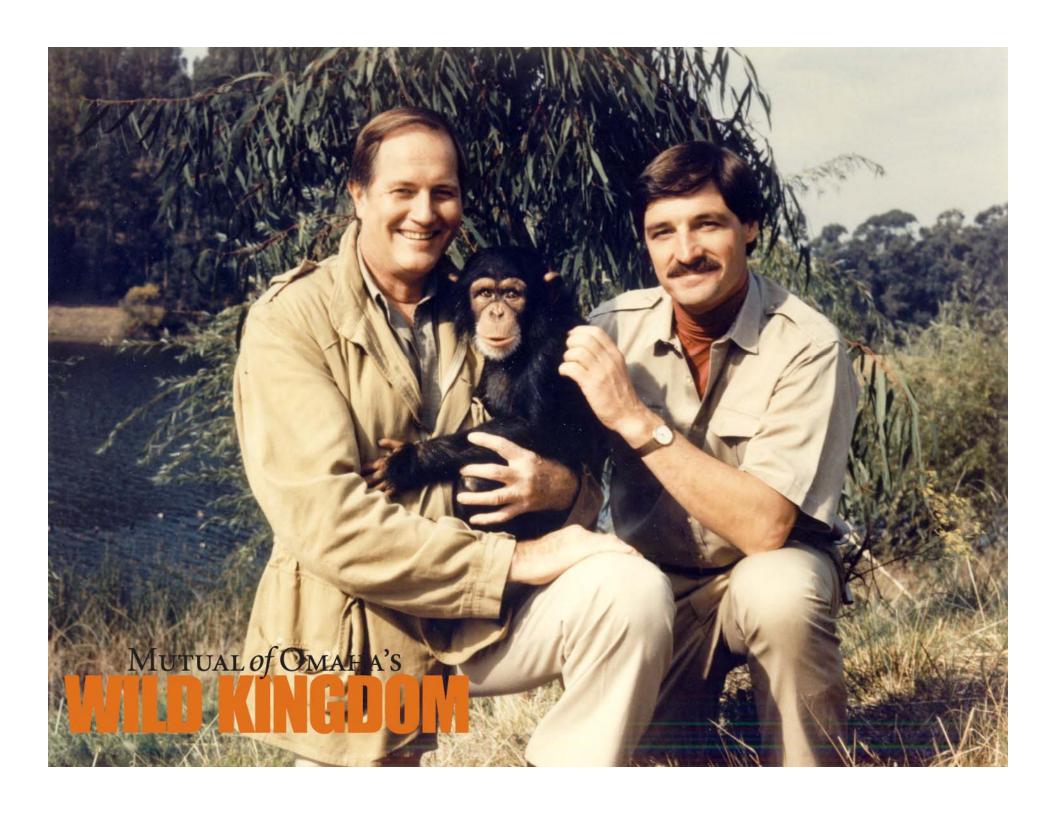


"My 6-year-old changed a community."

**Watch** 



**Brighten Your Members' Lives** 







# Building Long-term Relationships

- Name recognition
- Service and support
- Competitive products

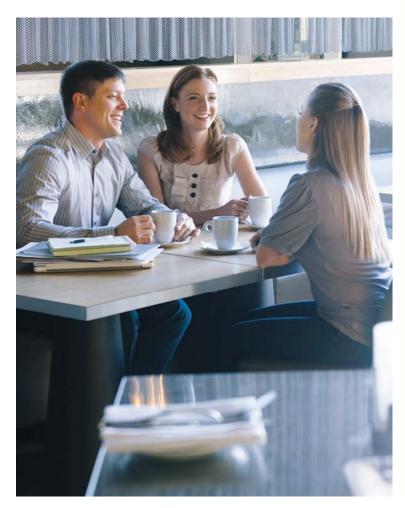




# We provide the services and support you expect.

Your insurance agent will:

- Listen
- Work with you
- Provide ongoing support
- Attend meetings and events to share benefits information and answer questions
- Provide education and training support through educational events





## A Simple Process

## **Two Steps for You**

of Omaha Insurance
Company or United of
Omaha Life Insurance
Company to offer
long-term care insurance
to your members.

## **Two Steps for Your Insurance Agent**

1. Develop and implement the marketing plan to announce the relationship and communicate to your members.

2. Work with your insurance agent to develop a marketing plan to reach your membership.

2. Work with interested members to determine which long-term care product best fits their needs.



## Questions?

# Do you have questions about the long-term care insurance available to your members?

## I am here to help!

[Agent Name]
[Agent Phone]
[Agent E-mail]

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company or United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. 1-800-775-6000. Mutual of Omaha Insurance Company is licensed nationwide. United of Omaha Life Insurance Company is licensed in all states except NY and does not solicit business in NY. Policy forms: LTC09M, LTC09M-AG (or state equivalent). In FL: LTC09M-FL, LTC09M-AG-FL; In ID: LTC09M-ID, LTC09M-AG-ID; In NC: LTC09M-NC, LTC09M-AG-NC; In NY: LTC09M-NY, LTC09M-AG-NY; In OK: LTC09M-OK, LTC09M-AG-OK; In OR: LTC09M-OR, LTC09M-AG-OR; In PA: LTC09M-PA, LTC09M-AG-PA; In TX: LTC09M-TX, LTC09M-AG-TX; In WA: LTC09M-WA, LTC09M-AG-WA. LTC09U, LTC09U-AG-ID; In NC: LTC09U-NC, LTC09U-AG-NC; In OK: LTC09U-OK, LTC09U-AG-OK; In OR: LTC09U-OR, LTC09U-AG-OR; In PA: LTC09U-PA, LTC09U-AG-PA; In TX: LTC09U-TX, LTC09U-AG-TX; In WA: LTC09U-WA, LTC09U-WA. Each underwriting company is responsible for its own financial and contractual obligations. Products and features may not be available in all states and may vary by state. Policies have exclusions and limitations. For costs and complete details of coverage, contact us or your licensed insurance agent.

This is a solicitation of insurance. You may be contacted by telephone by an insurance agent.



**Brighten Your Members' Lives**